

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF PENNSYLVANIA**  
Philadelphia Division

Kelly Irana Swaby,

*Debtor.*

Chapter 13  
Case No. 25-11368-AMC

**Certificate of Service**

I, Michael A. Cibik, certify that on June 24, 2025, I did cause a true and correct copy of the documents described below to be served on the parties listed on the mailing list exhibit, a copy of which is attached and incorporated as if fully set forth herein, by the means indicated and to all parties registered with the Clerk to receive electronic notice via the CM/ECF system:

- First Amended Chapter 13 Plan

I certify under penalty of perjury that the above document(s) was sent using the mode of service indicated on the attached mailing exhibit.

Date: June 24, 2025

/s/ Michael A. Cibik  
Michael A. Cibik (#23110)  
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**U.S. Trustee**

Robert NC Nix, Sr. Federal Building  
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Method of Service: CM/ECF

**Kenneth E. West**

190 N. Independence Mall West Suite  
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Method of Service: CM/ECF

**Freedom Mortgage Corporation**

Attn: Bankruptcy Department  
11988 Exit 5 Pkwy., Bldg. 4  
Fishers, IN 46037-7939  
Method of Service: CM/ECF